

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Geraldine Elizabeth Bender
Debtor

Case No. 16-03125-RNO
Chapter 13

District/off: 0314-5
Date Rcvd: Feb 26, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db	Geraldine Elizabeth Bender, 304 Fourth Street, Weatherly, PA 18255-1417
aty	+ Padma Vaghela, AIS Data Services, 1212 Corporate Drive,, Suite 400,, Irving, TX 75038-2704
cr	+ PROF-2013-M4 Legal Title Trust II, By U.S. Bank Na, c/o Michael C Mazack Esquire, 501 Smith Drive Suite 3, Cranberry Township, PA 16066-4133
cr	+ US Bank Trust National Association as Trustee of t, c/o Michael C Mazack Esquire, 501 Smith Drive Suite 3, Cranberry Township, PA 16066-4133
4818324	+ AMERIFINANCIAL SOLUTIONS, P.O. BOX 65018, BALTIMORE, MD 21264-5018
4981374	+ BSI Financial Services, 1425 Greenway Drive, Ste. 400, Irving, TX 75038-2480
4818326	+ CORPORATE FAMILY CREDIT UNION, 2075 BIG TIMBER ROAD, ELGIN, IL 60123-1140
4818329	+ INTERNAL REVENUE SERVICE FRESNO,, CA 93888-0001
4818323	+ JOSEPH R. BARANKO, JR. THE SLUSSER LAW FIRM, 1620 N CHURCH ST., HAZLETON, PA 18202-9509
4818331	+ JP MORGAN CHASE BANK C/O SETERUS, INC., 14523-SW MILLIKAN WAY, SUITE 200, BEAVERTON, OR 97005-2352
4818332	LOWE'S/SYNCHRONY BANK P.O. BOX 530914, ATLANTA, GA 30353-0914
4818333	MARTHA E. VON ROSENSTIEL, ESQUIRE, 649 S. AVENUE, SUITE 6, BROOKHAVEN, PA 19015
4818337	++ REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007 address filed with court:, REMIT CORPORATION, P.O. BOX 7, BLOOMSBURG, PA 17815-0007
4864576	+ U.S. Bank National Association, Trustee(See 410), c/o Fay Servicing LLC Bankruptcy Depart., 939 W. North Avenue Suite 680, Chicago, Illinois 60642-7138
5360137	+ U.S. Bank Trust National Association,, as Trustee of the Igloo Series III Trust, c/o Brian E. Caine, Esq., PARKER McCAY P.A., 9000 Midlantic Drive, Suite 300 Mount Laurel, NJ 08054-1539
4974749	+ US Bank Trust National Association as Trustee, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
4974750	+ US Bank Trust National Association as Trustee, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, US Bank Trust National Association as Tr c/o BSI Financial Services 75038-2480
4818339	USCB CORPORATION, IOIHARRISON STREET, ARCHBALD, PA 18403
4818340	+ VALENTINE AND KEBARTAS, INC., P.O. BOX 325, LAWRENCE, MA 01842-0625

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4818325	+ Email/Text: solutions@cafcu.org	Feb 26 2021 18:47:00	CORPORATE AMERICA FAMILY CREDIT UNION, 2075 BIG TIMBER ROAD, ELGIN, IL 60123-1140
4818327	EDI: IRS.COM	Feb 26 2021 23:43:00	DEPARTMENT OF TREASURY/IRS, P.O. BOX 9052, ANDOVER, MD 01810-9052
4818334	+ Email/Text: Bankruptcies@nragroup.com	Feb 26 2021 18:47:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4818335	EDI: PRA.COM	Feb 26 2021 23:43:00	PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, STE 100, NORFOLK, VA 23502
4863541	EDI: PRA.COM	Feb 26 2021 23:43:00	Portfolio Recovery Associates, LLC, POB 12914,

4818338	EDI: CITICORP.COM	Norfolk VA 23541	Feb 26 2021 23:43:00	SEARS CREDIT CARD, P.O. BOX 9001055, LOUISVILLE, KY 40290-1055
4818341	EDI: RMSC.COM		Feb 26 2021 23:43:00	WALMART MASTER CARD/SYNCB, P.O. BOX 960024, ORLANDO, FL 32896-0024

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp	*+	BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038-2480
cr	*+	Fay Servicing, LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357
4818322	*	GERALDINE ELIZABETH BENDER, 304 FOURTH STREET, WEATHERLY, PA 18255-1417
4818328	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, DEPARTMENT OF TREASURY/IRS, P.O. BOX 9052, ANDOVER, MD 01810-4544
4818330	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, INTERNAL REVENUE SERVICE, FRESNO, CA 93888
4818336	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 CORPORATE BLVD, STE 100, NORFOLK, VA 23502
cr	##+	Fay Servicing, LLC, 3000 Kellway Dr, Ste 150, Carrollton, TX 75006-3357
4850604	##+	Fay Servicing, LLC, 3000 Kellway Dr., Ste. 150, Carrollton, TX 75006-3357

TOTAL: 0 Undeliverable, 6 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor US Bank Trust National Association as Trustee of the Igloo Series III Trust bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Charles J DeHart, III (Trustee)	TWecl@pamid13trustee.com
Jeniece Davis	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") jeniece@mvrlegal.com, bonnie@mvrlegal.com
John F Goryl	on behalf of Creditor Fay Servicing LLC bkgroup@kmllawgroup.com
Joseph R. Baranko, Jr.	on behalf of Debtor 1 Geraldine Elizabeth Bender josephb@slusserlawfirm.com
Michael C Mazack	on behalf of Interested Party BSI FINANCIAL SERVICES mmazack@lynchlaw-group.com

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United States Trustee

User: AutoDocke
Form ID: 3180W
ustpregion03.ha.ecf@usdoj.gov

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Information to identify the case:

Debtor 1	Geraldine Elizabeth Bender			Social Security number or ITIN xxx-xx-5926
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 5:16-bk-03125-RNO				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Geraldine Elizabeth Bender
aka Geraldine E Bender, aka Geraldine Bender

2/26/21

By the court: Robert N. Ouel II
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.